

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A point exchange method using a point exchange server, the method relating to exchanging points between first and second cards to which points are given according to amounts of transactions using made with the cards, the method comprising the steps of:

receiving a request for a point exchange from a customer at the point exchange server, the request relating to exchanging points of first type issued by the first company to points of second type issued by the second company, the first card being associated with the first company and the second card being associated with the second company;

notifying the point exchange request to each servers of first and second card issuing companies company;

comparing the points of first type plus commission points with a point balance of the customer for the first card, where the point exchange request is rejected if the points of first type plus commission point exceeds the point balance;

receiving approval for the request from the servers of first and second companies company;

completing the point exchange between cards;

calculating converting the points of first type to the points of second type a point of own company according to an exchange rate between the first and second cards an exchange partner card and own card; and

approving the point exchange request.

2. (Currently Amended) A point exchange method according to claim 1, wherein the point exchange between cards is conducted between first and second cards having one have the same cardholder name and issued by different companies different brands, between cards having

~~different cardholder names and different brands, or between cards having different cardholder names and one brand.~~

3. (Currently Amended) A point exchange method according to claim 1, further comprising the steps of:

after said request receiving step, said request notifying step, and said approval receiving step, receiving, ~~when completing the point exchange between cards,~~ points as a commission from the customer requesting the point exchange prior to the converting step

4. (Currently Amended) A point exchange system for exchanging points between cards to which points are given according to amounts of transactions using the cards, comprising:

a server of a point exchange site and;

a server of a first card company connected to said server of the point exchange site via a network,

wherein said server of said point exchange site comprises:

means for receiving a request for a point exchange via a member terminal from a customer;

means for notifying the point exchange request to ~~each~~ first and second card issuing ~~companies~~ company and for receiving approval for the request from at least said first the card issuing company;

means for calculating a points of ~~own~~ said first card company from points of said second company according to ~~an~~ a given exchange rate ~~between an exchange partner card and own card and for~~ approving the point exchange rate,

wherein said server of said first card company comprises:

means for comparing points requested to be exchanged plus commission points with a point balance of the customer; and

means for notifying a rejection of the point exchange request to said server of said point exchange site if said points requested to be exchanged plus said commission points exceed said point balance and notifying an approval of the point exchange request to said server

of said point exchange site if said points requested to be exchanged plus said commission points are equal or less than the point balance.

5. (Currently Amended) A point exchange system according to claim 4, wherein the first and second cards have the same cardholder name and are issued by different companies. point exchange between cards is conducted between cards having one cardholder name and different brands, between cards having different cardholder names and different brands, or between cards having different cardholder names and one brand.

6. (Currently Amended) A recording medium having stored a processing program product to achieve a point exchange method, the processing program product comprising:

a processing program for receiving a request for a point exchange from a customer, the request relating to exchanging a given amount of points of first type issued by a first company to a given amount of points of second type issued by a second company;

a processing program for notifying the point exchange request to ~~each~~ the first and second card-issuing companies company and ~~for~~ receiving approval for the request from at least the first company;

a processing program for comparing points requested to be exchanged plus commission points with a point balance of the customer and rejecting the point exchange request if the points requested to be exchanged plus commission points exceed the point balance; and

a processing program for converting the first given amount of points of first type to the second given amount of the points of second type for calculating a point of own company according to an a given exchange rate for the points of first and second types between an exchange partner card and own card and for approving the point exchange.

7. (Currently Amended) A method for exchanging points of first type to points of second type, the point exchange program for achieving a point exchange method, comprising the steps of:

receiving a request for a point exchange from a customer, the request relating to exchanging a first amount of points of first type issued by a first company to points of second type issued by a second company;

notifying the point exchange request to ~~each card issuing company~~ the first and second companies and ~~for~~ receiving approval for the request from the ~~company~~ first and second companies; and

calculating a second amount of the points of second type based on the first amount of the points of first type and a point of own company according to an exchange rate between an exchange partner card and own card and for approving the point exchange.

8. (New) The method of claim 1, wherein the first and second cards have different cardholder names and are issued by different companies.
9. (New) The method of claim 1, wherein the first and second cards have different cardholder names and are issued by the same company.
10. (New) The method of claim 4, wherein the first and second cards have different cardholder names and are issued by different companies.
11. (New) The method of claim 4, wherein the first and second cards have different cardholder names and are issued by the same company.
12. (New) The method of claim 7, wherein the first and second companies are credit card companies that issued the first and second cards, respectively.
13. (New) The method of claim 7, wherein the points of first type refers to numerical points, indicia of monetary value, or indicia of marketable value.